

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Howard C. Tyson, III
 Lizanne B. Tyson
 Debtors

Case No. 16-14348-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.
 db/jdb

+Howard C. Tyson, III, Lizanne B. Tyson, 429 West Pennsylvania Avenue,
 Downingtown, PA 19335-2548
 13745874 Levin Luminais Chronister Eye, 300 CG Zinn Road, Thorndale, PA 19372
 13745876 +NCEP LLC, P.O. Box 165028, Irving, TX 75016-5028
 13745878 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-1177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: bankruptcy@phila.gov Nov 05 2016 01:57:48 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 05 2016 01:57:04
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 05 2016 01:57:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13745868 +E-mail/Text: banko@berkscredit.com Nov 05 2016 01:56:44 Berks Credit & Collection,
 P.O. Box 329, Temple, PA 19560-0329
 13745869 +EDI: HFC.COM Nov 05 2016 01:38:00 Best Buy, POB 5253, Carol Stream, IL 60197-5253
 13749765 +EDI: AISACG.COM Nov 05 2016 01:38:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 201347, Arlington, TX 76006-1347
 13749765 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 05 2016 02:00:01
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
 Arlington, TX 76006-1347
 13745870 E-mail/Text: bankruptcycollections@citadelbanking.com Nov 05 2016 01:57:59 Citadel FCU,
 40 N Bailey Road, Thorndale, PA 19372-1026
 13745871 EDI: CIAC.COM Nov 05 2016 01:38:00 CitiMortgage, P.O. Box 9438, Dept. 0251,
 Gaithersburg, MD 20898-9438
 13745872 +EDI: IRS.COM Nov 05 2016 01:38:00 Internal Revenue Service, Insolvency Unit,
 600 Arch Street, Philadelphia, PA 19106-1611
 13745873 +E-mail/Text: bk@investment-retrievers.com Nov 05 2016 01:57:21 Investment Retrievers Inc,
 4511 Golden Foothill Parkway, Suite 3, El Dorado Hills, CA 95762-9804
 13745875 +EDI: LTDFINANCIAL.COM Nov 05 2016 01:38:00 LTD Financial, 7322 Southwest Fwy,
 Houston, TX 77074-2010
 13745877 +E-mail/Text: bankruptcygroup@peco-energy.com Nov 05 2016 01:56:45 PECO,
 BANKRUPTCY DEPARTMENT, 2301 Market St., N3-1, Philadelphia, PA 19103-1338
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13760911* +Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
 Arlington, TX 76006-1347
 13804433* +NCEP, LLC, PO Box 165028, Irving, TX 75016-5028

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2016 at the address(es) listed below:

JOSEPH F. CLAFFY on behalf of Joint Debtor Lizanne B. Tyson claffylaw@gmail.com,
 claffylaw@aol.com
 JOSEPH F. CLAFFY on behalf of Debtor Howard C. Tyson, III claffylaw@gmail.com,
 claffylaw@aol.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial, LLC bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MICHAEL H KALINER mhaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhaliner@gmail.com, pa35@ecfcbis.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Howard C. Tyson III</u>	Social Security number or ITIN	xxx-xx-9809
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Lizanne B. Tyson</u>	Social Security number or ITIN	xxx-xx-9852
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-14348-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Howard C. Tyson III

Lizanne B. Tyson

11/3/16

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.